



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB4479

Introduced 1/20/2026, by Rep. Anne Stava

SYNOPSIS AS INTRODUCED:

815 ILCS 505/MMMM new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that a person shall not knowingly mail or send or cause to be mailed or sent a letter or postcard to a recipient in the State for the purpose of soliciting or inducing the recipient to borrow money, if the letter or postcard: (1) contains language that states or implies that any response by a consumer is required; or (2) resembles a check or tax document published and mailed by the Internal Revenue Service or the Department of Revenue. Provides that any letter or postcard mailed or sent to a recipient in the State for the purpose of soliciting or inducing the recipient to borrow money shall be sent in a white envelope or postcard and include specified disclosures. Provides that a violation of the provisions constitutes an unlawful practice within the meaning of the Act.

LRB104 17943 SPS 31380 b

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business
5 Practices Act is amended by adding Section MMMM as follows:

6 (815 ILCS 505/MMMM new)

7 Sec. MMMM. Loan solicitation disclosure.

8 (a) A person shall not knowingly mail or send or cause to
9 be mailed or sent a letter or postcard to a recipient in this
10 State for the purpose of soliciting or inducing the recipient
11 to borrow money, if the letter or postcard:

12 (1) contains language that states or implies that any
13 response by a consumer is required, imminently or
14 otherwise, including, but not limited to, the use of the
15 terms "urgent", "action required", "materials inspected",
16 "time sensitive", or "important account information
17 enclosed"; or

18 (2) resembles a check or tax document published and
19 mailed by the Internal Revenue Service or the Department
20 of Revenue.

21 (b) Any letter or postcard mailed or sent to a recipient in
22 this State for the purpose of soliciting or inducing the
23 recipient to borrow money shall be sent in a white envelope or

1 postcard and include a disclosure stating "THIS IS A LOAN
2 SOLICITATION". The letter or postcard shall also include the
3 name and address of the person or entity who would be the
4 creditor of the loan. All disclosures and disclaimers
5 appearing on a letter or postcard shall be conspicuously
6 located at the top of the letter or postcard and on the
7 exterior of the letter's envelope, be easily readable in clear
8 and unambiguous language, and be printed in at least 14-point
9 bold-face font in a black-outlined box.

10 (c) A violation of this Section constitutes an unlawful
11 practice within the meaning of this Act.